

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Fire

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Affiliated Fm Ins Co	10014	RI	\$11,375	10.36%	\$10,500	\$262	2.49%
2	Factory Mut Ins Co	21482	RI	\$8,972	8.18%	\$9,471	(\$1,363)	(14.39)%
3	Safeco Ins Co Of Amer	24740	WA	\$8,760	7.98%	\$8,758	\$4,984	56.91%
4	American Security Ins Co	42978	DE	\$7,112	6.48%	\$6,685	\$1,356	20.29%
5	Hartford Fire In Co	19682	CT	\$4,823	4.39%	\$4,611	\$1,142	24.76%
6	St Paul Fire & Marine Ins Co	24767	MN	\$4,359	3.97%	\$2,212	\$1,101	49.79%
7	American States Ins Co	19704	IN	\$3,613	3.29%	\$3,540	(\$6)	(0.18)%
8	Allianz Global Risks US Ins Co	35300	CA	\$2,919	2.66%	\$3,587	(\$5,165)	(144.00)%
9	Allstate Ins Co	19232	IL	\$2,857	2.60%	\$2,807	\$822	29.27%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$2,558	2.33%	\$2,403	\$1,215	50.54%
11	Foremost Ins Co	11185	MI	\$2,531	2.31%	\$1,452	\$369	25.42%
12	United States Fire Ins Co	21113	DE	\$2,448	2.23%	\$2,275	\$774	34.04%
13	Lumbermens Underwriting Alliance	23108	MO	\$2,392	2.18%	\$2,129	\$169	7.96%
14	Unigard Ins Co	25747	WA	\$2,281	2.08%	\$2,226	\$623	27.99%
15	Pemco Mut Ins Co	24341	WA	\$2,062	1.88%	\$1,964	\$956	48.66%
16	Westport Ins Corp	34207	MO	\$2,050	1.87%	\$1,875	\$83	4.42%
17	Zurich American Ins Co	16535	NY	\$1,998	1.82%	\$2,258	(\$238)	(10.54)%
18	American Guarantee & Liability Ins	26247	NY	\$1,982	1.81%	\$2,154	\$121	5.60%
19	Travelers Property Cas Of Amer	25674	CT	\$1,826	1.66%	\$1,687	(\$921)	(54.60)%
20	Travelers Ind Co	25658	CT	\$1,632	1.49%	\$1,474	\$104	7.06%
21	Western Natl Assur Co	24465	WA	\$1,525	1.39%	\$1,352	\$118	8.73%
22	National Cas Co	11991	WI	\$1,398	1.27%	\$1,390	\$578	41.59%
23	Universal Underwriters Ins Co	41181	KS	\$1,253	1.14%	\$1,160	\$173	14.93%
24	United Services Auto Assoc	25941	TX	\$1,230	1.12%	\$1,156	\$695	60.11%
25	Balboa Ins Co	24813	CA	\$1,228	1.12%	\$1,237	\$81	6.51%
26	Westchester Fire Ins Co	21121	NY	\$1,134	1.03%	\$1,158	(\$1,283)	(110.81)%
27	North Pacific Ins Co	23892	OR	\$1,030	0.94%	\$1,004	\$348	34.64%
28	American Home Assur Co	19380	NY	\$1,012	0.92%	\$978	(\$116)	(11.83)%
29	Grange Ins Assn	22101	WA	\$901	0.82%	\$909	\$286	31.41%
30	Oregon Mut Ins Co	14907	OR	\$852	0.78%	\$831	\$229	27.49%
31	Liberty Mut Ins Co	23043	MA	\$809	0.74%	\$809	\$298	36.80%
32	American Modern Home Ins Co	23469	OH	\$779	0.71%	\$767	\$176	22.93%
33	Discover Prop & Cas Ins Co	36463	IL	\$736	0.67%	\$921	\$106	11.49%
34	Fidelity & Deposit Co Of MD	39306	MD	\$733	0.67%	\$741	\$185	24.95%
35	Employers Ins of Wausau	21458	WI	\$709	0.65%	\$694	(\$220)	(31.74)%
36	American Economy Ins Co	19690	IN	\$691	0.63%	\$689	\$5	0.75%
37	Federated Mut Ins Co	13935	MN	\$581	0.53%	\$555	\$123	22.07%
38	XL Ins Amer Inc	24554	DE	\$575	0.52%	\$456	\$136	29.90%
39	Trinity Universal Ins Co Of KS	15954	KS	\$538	0.49%	\$662	\$174	26.31%
40	Nationwide Mut Ins Co	23787	OH	\$499	0.45%	\$571	\$173	30.23%
All 191 Other Companies				\$12,983	11.83%	\$13,019	\$8,748	67.19%
Totals (Loss Ratio is average)				\$109,746	100.00%	\$105,127	\$17,398	16.55%

(1)Excluding all Loss Adjustment Expenses (LAE)